

National Law Enforcement Telecommunications System (NLETS)
Authorized Real Time Insurance Verification System

Current Law

Michigan's Insurance Code provides that the owner or registrant of a motor vehicle required to be registered in this state shall maintain security for payment of benefits under personal protection insurance, property protection insurance, and residual liability insurance. MCL 500.3101.

Michigan's Motor Vehicle Code provides that proof of insurance is required for issuance of registration of a motor vehicle (MCL 257. 217/219/227).

Proof of insurance is established by one of two methods: (1) an insurer is mandated to provide two certificates of insurance or (2) an insurer may electronically transmit to the Secretary of State an insured's vehicle identification number.

Problem

A large percentage of Michigan residents drive without insurance. The Office of Insurance and Financial Services (OFIS) has no idea how many uninsured drivers there are because they have no data; however, NuStar Insurance Agency, Inc. estimates 16.6 % of Michigan residents violate the law – 52.5% Metro Detroit; 20.2% Flint; 17.1% Detroit Outlying; 7.9% Grand Rapids; 7.2% Northern counties in Lower Peninsula; and 12.5% remainder of State. (see attached)

Uninsured drivers not only cheat the law, they cheat law abiding drivers by forcing insurance rates higher – the greater the number of persons in the pool, the less each person pays. The smaller the number of people in the pool, the more each person pays. Additionally, they cheat the State out of "premium tax" revenue generated through the Michigan Business Tax.

Solution

Authorize Michigan State Police to create a real time insurance verification system authorized by NLETS – the National Law Enforcement Telecommunications System. NLETS is a 501 (c) (3) not-for-profit organization owned and governed by the States.

NLETS supports data communications links to state networks and federal and international systems using a state-of-the-art, high speed, secure frame relay network. The primary NLETS operational site is located in Phoenix, Arizona with disaster recovery site co-located with Idaho State Police for full continuity of coverage.

LSB Bill Request 02797'07 Motor Vehicle Code

Amends section 328 to provide that prior to October 1, 2008, current law is in place – paper certificate of insurance serves as prima facie evidence of proof of insurance. After September 30, 2008 a police officer or other individual seeking to verify a motor vehicle is insured shall access motor vehicle insurance verification system developed under section 520a.

Adds section 520a to require Michigan State Police to establish an NLETS authorized paperless insurance verification system for motor vehicle insurance coverage. Additionally, requires the Secretary of State to transmit to MSP existing data filed with the Secretary of State by insurers who opted to provide proof of insurance by electronically submitting vehicle identification numbers with the Secretary of State.

Adds section 520b to create the Insurance Verification Fund within Treasury.

The bill creates no new fees nor no new penalties.

LSB Bill Request 02663'07 Insurance Code

Amends section 3101a to:

1. Provide that once MSP notifies insurers that the insurance verification system is up and running, then they may no longer (a) issue paper certificates nor (b) transmit vehicle identification number to the Secretary of State as proof of insurance.
2. Requires the Secretary of State to accept as proof of insurance an automated verification through the NLETS authorized paperless insurance verification system.
3. Requires insurers to provide unparsed data (data not electronically sorted by jurisdiction) to MSP.

The bill creates no new fees nor no new penalties.

The bills are tie-barred to each other.



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UNINSURED MOTORISTS IN MICHIGAN

Did you know that approximately 16.6% of Michigan Residents drive without auto insurance? Are these uninsured drivers near you?

- 52.2% Detroit Metro
- 20.2% Flint
- 17.1% Detroit Outlying
- 7.9% Grand Rapids
- 7.2% Northern Counties in Lower Peninsula
- 12.5% Remainder of State

Underinsured and Uninsured Bodily Injury covers medical treatment, wage loss and other damages you would have received from the other person's insurance company, had they been insured up to the limit you have on your policy.



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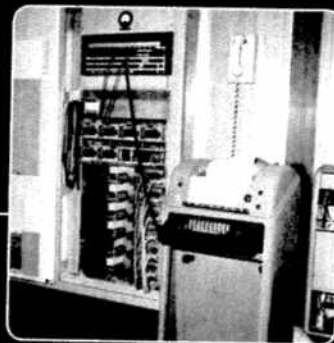
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1837—Samuel Morse
sends first signal
across wires

1921—Detroit Police add a radio
receiver to a Model T to create
the first radio patrol car



1930s—Radio is potent weapon
against crime. CHP cars sport
red, rooftop spotlights



1899—Guglielmo Marconi
sends first wireless signal

1927—First teletype used by law
enforcement in Connecticut

1952—Dragnet airs on NBC





The International Justice and
Public Safety Network

www.nlets.org



WHAT IS NLETS?

Nlets is The International Justice and Public Safety Network.

Nlets is an international, virtual, information-sharing network that links together state, local and federal law enforcement, justice and public safety agencies for the purpose of exchanging critical data. The primary goal of the Nlets system is to save lives and improve security for Americans. Nlets has been providing this service for more than 40 continuous years.

Nearly 90 million messages are transacted each month between and among all states/territories, all Federal agencies with a justice component, and selected international agencies. The types of data exchanged vary from motor vehicle and drivers' data, to Canadian "Hot File" records, to INS databases, to state criminal history records.

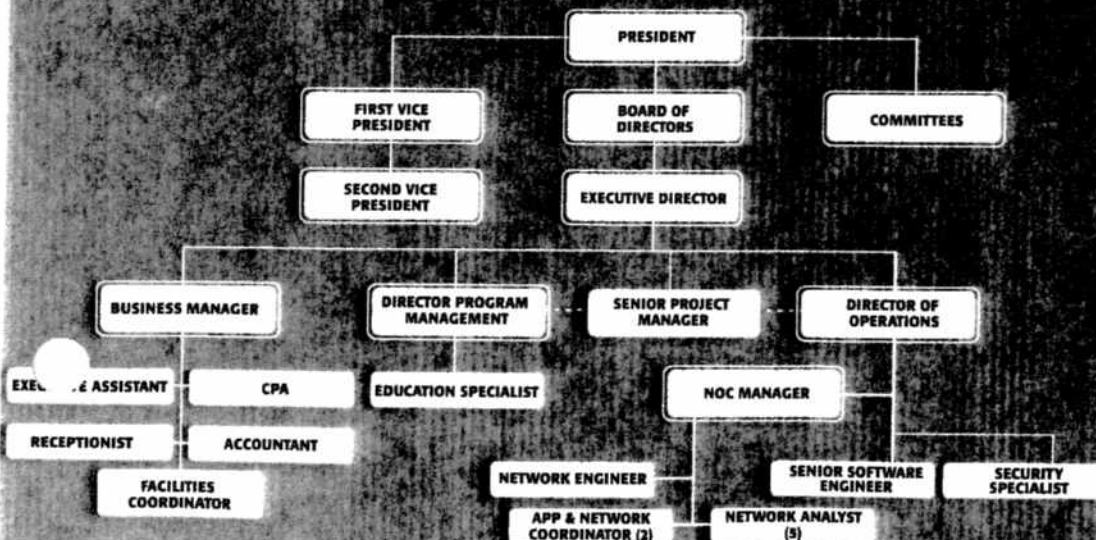
Nlets supports data communications links to state networks and federal and international systems using a state-of-the-art, high-speed, secure frame relay network. The primary Nlets operational site is located in Phoenix, Arizona, with a disaster recovery site co-located with the Idaho State Police for full continuity of operations.

Nlets is a 501(c)(3) not-for-profit organization and is owned and governed by the states. Representatives from each state elect a Board of Directors and Officers annually. They set policies and procedures, define standards, approve members, and establish fees.

Powered By
Nlets



NLETS ORGANIZATION CHART



The Board of Directors is responsible for the development of policies and for the approval of an annual operating plan and budget. An Executive Director and staff are employed by Nlets to conduct the day-to-day business of the network. The Executive Director is also responsible for implementing and enforcing Nlets' policy. In addition, there are several standing committees, primarily comprised of state government employees, who contribute their time to further the Nlets purpose.

State and Federal users on Nlets share the cost of operating the system through payment of annual membership fees, making Nlets the only self-funded, national, criminal

INTERNATIONAL

As global security issues continue to impact life in America, it's more important than ever that criminal justice and law enforcement agencies around the world are able to share information.

Information sharing is the mission-critical requirement to achieve homeland security, protect the American public and defend against terrorism.

The power of the Nlets network provides the efficient exchange of intelligence—securely and accurately across jurisdictional and technological boundaries. For the benefit of all stakeholders, Nlets is proactive in fostering working relationships with U.S. Customs and the National Insurance Crime Bureau on programs like the License Plate Reader project.

JUSTICE

From an officer at a routine traffic stop to an FBI agent in the field, instant access to critical information can mean the difference between life and death. That's why Nlets has been a pioneer in adopting XML (Extensible Mark-up Language) and Web Services.

The more accessible the information, the more flexible its format, the more lives can be saved. Nlets seamlessly connects tens of thousands of local, county, state, federal and tribal law enforcement organizations, so that information is instantly available to personnel who need it, when they need it.

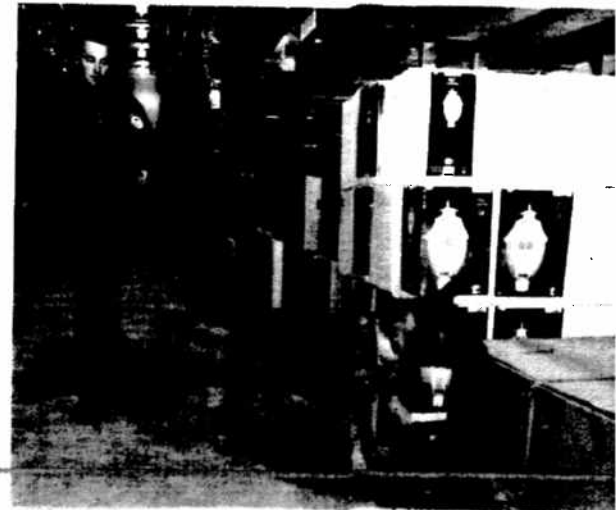
While Nlets may be transparent to the end user, the results are not. In a few seconds, critical information about anything from hazardous materials on a tanker truck to drug-related investigations is delivered in a timely, secure and accurate manner.



“

Nlets is so much a part of us now... [unclear] and [unclear] officer goes home with a smile and a clear conscience. If there's a difference, there's a good reason. That's the Nlets difference. That's how ubiquitous that [unclear] is. ...”

Police Chief and Professor [unclear]
[unclear]



1963—Eastern seaboard is connected by teletypes



1965—Reps from states decide to develop an interstate communication system

1966—LETS (Law Enforcement Teletype System) begins operation



1970s—42 police shows premier on

1972—Massive upgrade of NLETS system



1975—Name changed to National Law Enforcement Telecommunication System (NLETS)

1973—NLETS handles 43

With E-911 data from multiple jurisdictions can be aggregated allowing the application of crime maps to such, trend analysis, statistics, etc., for establishing links and relationships, law enforcement can (and should) police before it begins, not just after the fact. ”

Tom Locks
Industry Director
Homeland Security, Justice and Public Safety
Microsoft



66

Today's Nlets is delivering exciting new capabilities to the field – such as interstate driver license photo sharing. We like the fact that they bring new technology to law enforcement and to the rest of the public safety community. That's why the partnership works. ”

Dr. John Morgan
Assistant Director
Science and Technology
National Institute of Justice

PUBLIC SAFETY

You don't have to look any further than an AMBER Alert on TV or on the electronic overhead signs on freeways to know how important information is in keeping the public safe. Whether it's a missing child, an imminent tornado, or a fleeing felon, Nlets is committed to enabling timely and accurate information sharing among and between the public safety sector – particularly police, fire and emergency (EMS) services.

Toward that end, Nlets is expanding its network reach to critical areas of public safety through partnerships such as with the National Oceanic and Atmospheric Agency to provide National Weather Wire Service to Nlets users to improve public safety through improved dissemination of weather forecasts and warnings.

INFORMATION SHARING

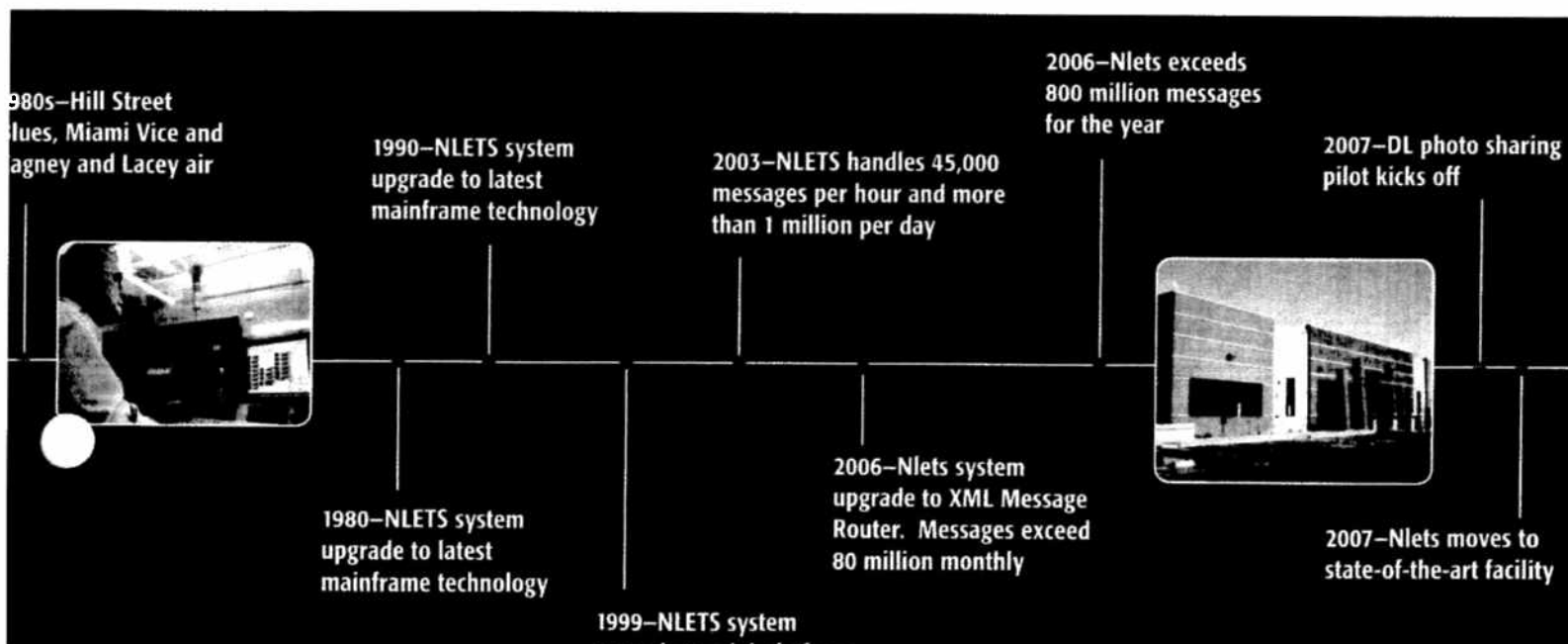
It's all about information. The transmission of nearly 90 million messages between and among users each month, over 650,000 devices in the U.S. and Canada, connected to over 30,000 agencies with over 1 million users; and it just keeps growing.

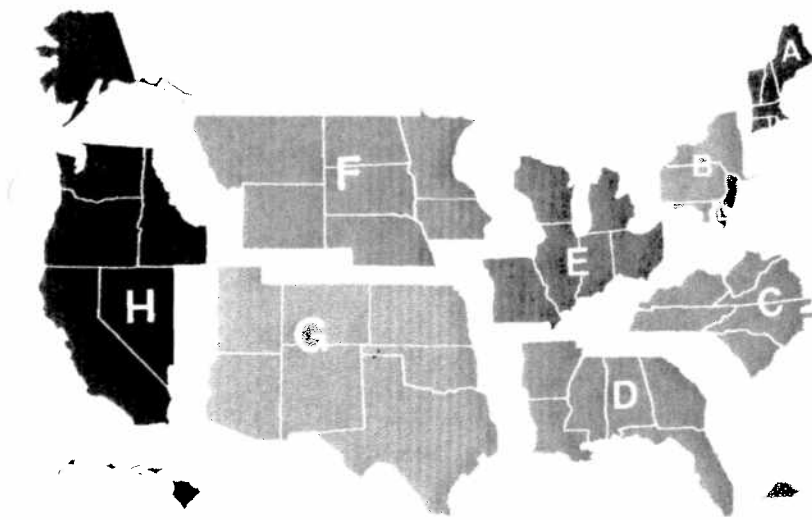
Information is the linchpin for heightened safety and security for Americans. Nlets is responding to this ever-increasing demand for instant access to critical information by the intelligent exploitation of technology. Nlets is a leader in the adoption of off-the-shelf internet protocols in our effort to improve justice and public safety information sharing to a level similar to those enjoyed by private citizens using the internet.

NETWORK

Harnessing technology allows Nlets to provide unparalleled support for the needs of its stakeholders. Leveraging existing knowledge and advancements allows Nlets to anticipate the needs of users in the ever-changing constantly expanding world of information sharing.

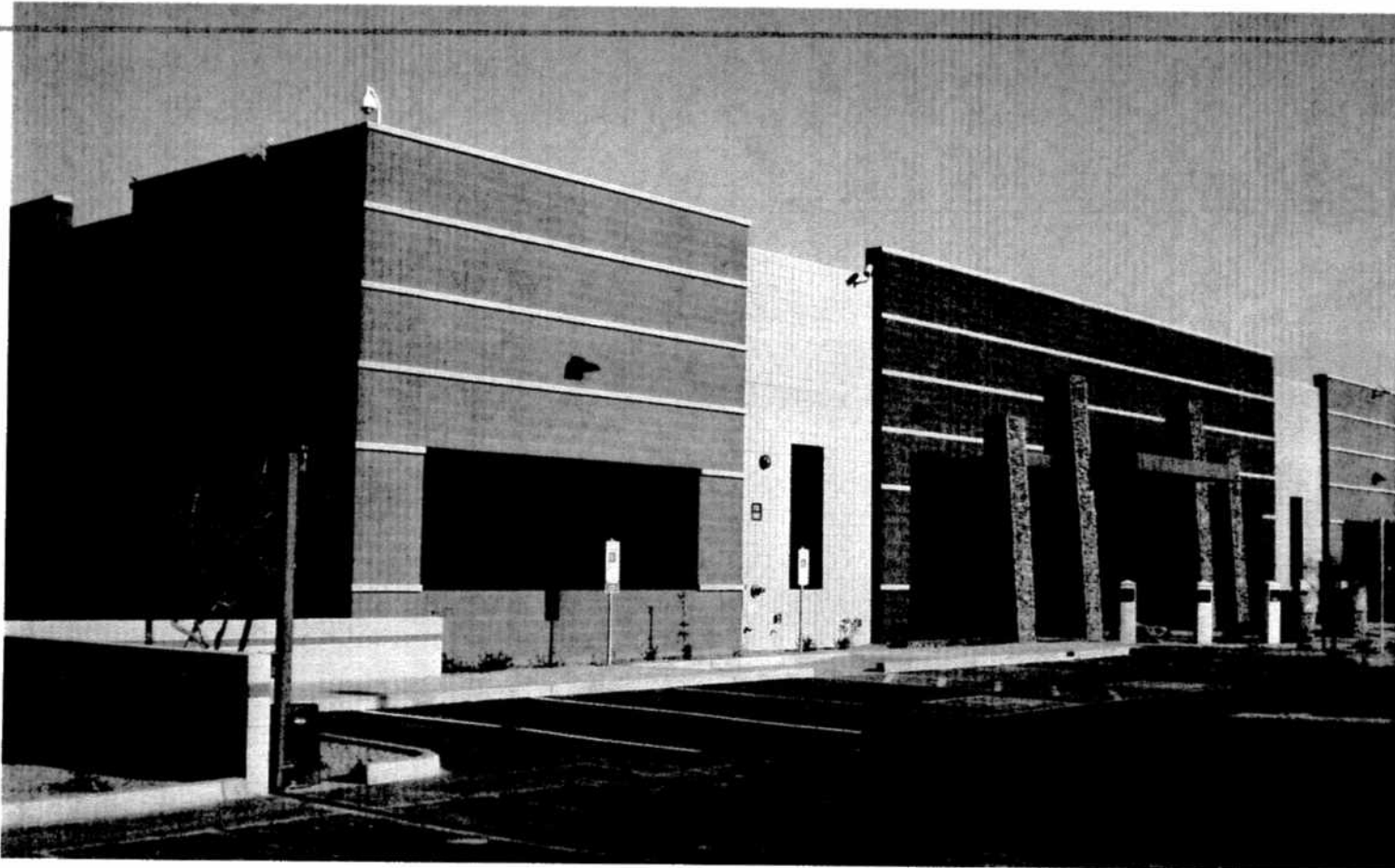
Information is encrypted end-to-end across the Nlets network. The 24/7/365 operation has a sterling record of dependability, enhanced by a fully redundant disaster recovery site in Idaho. The operations center is proactively monitored by highly trained, certified professionals, who troubleshoot, isolate and correct potential problems before they affect the delivery of critical information.





NLETS REGIONS

Member states govern Nlets through a representative system. Each state is represented by a representative appointed from each of the states, which are divided into eight groups or regions. The state Nlets representatives within each of the eight regions elect a chairperson every year. These eight regional chairpersons comprise the Nlets Board of Directors, along with the officers of Nlets; a President (Chairman of the Board), and two Vice Presidents, all of whom are elected by the state representatives en masse.



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The International Justice and Public Safety Network

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